

# Germany's Next Generation: Eager to Start Businesses?

gen *now*

empowering youth for  
a sustainable future





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**Authors**

Dr. Tobias Bürger, Bertelsmann Stiftung  
Theresa Neto Romeira, Bertelsmann Stiftung  
Dr. Jens Schüler, Universität Bayreuth  
Ivo Andrade, Bertelsmann Stiftung

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## Key findings

- Forty percent of young people aged 14 to 25 in Germany surveyed can imagine starting a business. However, only 25% have concrete plans to launch a business, and the remaining 75% are still unsure.
- Entrepreneurial aspirations are influenced by social factors such as gender, migration background, age, and place of residence.
- Key barriers to starting a business include uncertainty, lack of confidence in personal abilities, stress, and insufficient knowledge.
- Our recommendations aim to strengthen entrepreneurial skills, foster a supportive culture, and establish appropriate frameworks for young entrepreneurs.

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# 1. Shaping one's own future

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In recent years, young people worldwide have attracted considerable attention for their active involvement in climate awareness protests and demonstrated commitment to sustainability. They are clearly eager to play a more active role in shaping their own future. In order to tackle the societal and business challenges that lie ahead, they will need skills such as complex problem-solving, innovation and collaboration.

When these skills are paired with entrepreneurial thinking, that is, the cultivation of an entrepreneurial mindset, they enhance creativity, cooperation, and risk-taking, which are crucial not only for aspiring business owners but also for creating a sustainable future for everyone (Ebeling et al. 2022; Birk, Markscheffel, and Zivanovic 2023).

## Being one's own boss

For many young people around the world, the primary motivation for starting a business is the desire to be their own boss (OECD/European Commission 2023). This career path is particularly appealing to younger individuals, although interest often wanes over time. Nevertheless, the opportunities to develop innovative ideas into successful businesses are numerous and critical for long-term economic growth (Gottschalk and Hottenrott 2024). Encouragingly, we observe an increasing number of new startups in Germany. In 2023, there were approximately 568,000 new business ventures in Germany, representing a 3% increase – or 18,000 more startups – compared to the previous year (KfW Bankengruppe 2024).

Entrepreneurial intentions are influenced by various individual and structural factors, such as age, gender, and financial risk. If the same percentage of 18- to 30-year-olds in OECD countries started businesses as 30- to 49-year-old men, there would be 821,000 more young entrepreneurs (OECD/European Commission 2023). Women are also less likely to start a business than men. Although the startup rate for women has reached a historic high of 7.1%, it remains well below the 11% rate for men (GEM 2023b).

Overall, in terms of entrepreneurial activity, Europe lags behind internationally. Recent positive trends can be credited to favorable entrepreneurial conditions, such as an attractive market environment and effective patent and trademark protections. However, entrepreneurial education and digital infrastructure remain insufficient (GEM 2023a).

Entrepreneurs contribute significantly to socioeconomic development. In recent decades, they have revolutionized economies and societies with innovative technologies and business models. Young entrepreneurs, in particular, act as early adopters of technological advancements (Schüler et al. 2023; Redford et al. 2023). Increasingly, they aim to create sustainable businesses and thereby contribute to the sustainable transformation of economies (Schneekloth et al. 2022).

## Youth entrepreneurship and social entrepreneurship

Given the ecological, economic, and social challenges affecting societies globally, youth social entrepreneurship can play a key role internationally. The United Nations estimates that 600 million jobs will be needed for young people globally over the next 15 years (United Nations 2020). In 2020 alone, 282 million young people worldwide – equivalent to one in five – were not in education, employment, or training (NEET) (ILO 2022).

Youth entrepreneurs are under 30 years old and eager to identify and leverage business opportunities (Schüler et al. 2023). Impact entrepreneurs, also known as social entrepreneurs, are dedicated to supporting the Sustainable Development Goals (SDGs) through their entrepreneurial efforts to combat poverty, hunger, and inadequate education levels (United Nations 2023). They are committed to ensuring that their products and services help improve specific social or environmental conditions and thereby generate added social and economic value. In Germany, social entrepreneurs concentrate on assisting groups like children, youth, and people with migration or refugee backgrounds who are disadvantaged by societal problems (SEND e.V. 2022).

## Entrepreneurial interest in Germany

Forty percent of young people aged 14 to 25 in Germany surveyed can imagine starting a business.<sup>1</sup> In a typical class of 24 students at integrated comprehensive schools in Germany (integrierte Gesamtschulen), approximately nine to ten students (37.5%) can imagine starting a business, though many still express uncertainties in this regard.

Only nine of the 1,662 young people we surveyed had set up their own business after leaving school, representing just 0.5%. The fact that, according to the Global Entrepreneurship Monitor (GEM 2023b), only about one in six (15.2%) of 18- to 24-year-olds in Germany are actual entrepreneurs, with no data for those under 18, is surprising, given the exceptionally high level of interest among the 14- to 25-year-olds surveyed here. This discrepancy raises questions about why many young people with such interests do not follow through with their entrepreneurial plans. Are they lacking necessary startup skills, or are bureaucratic and financial hurdles hindering their efforts?

<sup>1</sup> In a recent, yet unpublished, survey conducted in April 2024, approximately 40% of 14- to 25-year-olds once again expressed an interest in starting their own business.

## 2. Germany's future business leaders: Who's ready to start?

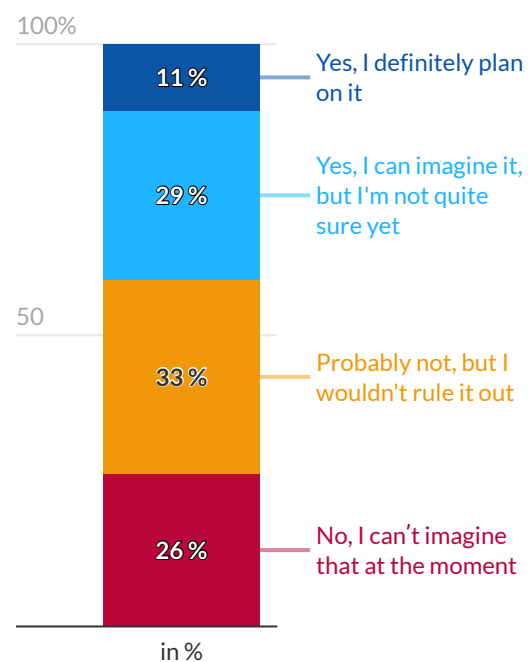
There are also differences between the respondents when it comes to their startup intentions. Young men are more likely to consider entrepreneurship, with 14% planning to become entrepreneurs compared to 9% of the surveyed young women.<sup>2</sup> Age also plays a role, as older respondents are more likely to rule out starting a business than younger ones. Additionally, a migration background<sup>3</sup> influences entrepreneurial behavior, with young people not born in Germany being slightly more inclined to consider starting a business than those born in Germany. Statistically significant differences of about 5% are evident across all response categories. For instance, 15% of respondents with a migration background report having firm plans to start a business, in contrast to only 10% of those without a migration background. Among students, these differences are less pronounced, with a variation of around 2%.

But where do young people who can imagine starting a business live? The share of young people interested in starting a business is particularly low in towns with fewer than 5,000 inhabitants, where only 39% of respondents can envision starting a business. This share increases by 5% in small towns, defined as municipalities with more than 5,000 inhabitants. In contrast, in large cities with populations exceeding 500,000, nearly half of the respondents expressed an interest in entrepreneurship. The disparities are even more pronounced among student respondents.

In small communities with fewer than 5,000 inhabitants, only 36% of students report that they can imagine starting a business. This figure rises to 54% in small towns and approaches 60% in large cities.

FIGURE 1  
Entrepreneurial readiness among those aged 14-25, by gender

Question: Can you imagine starting your own business and becoming self-employed by the time you turn 30?



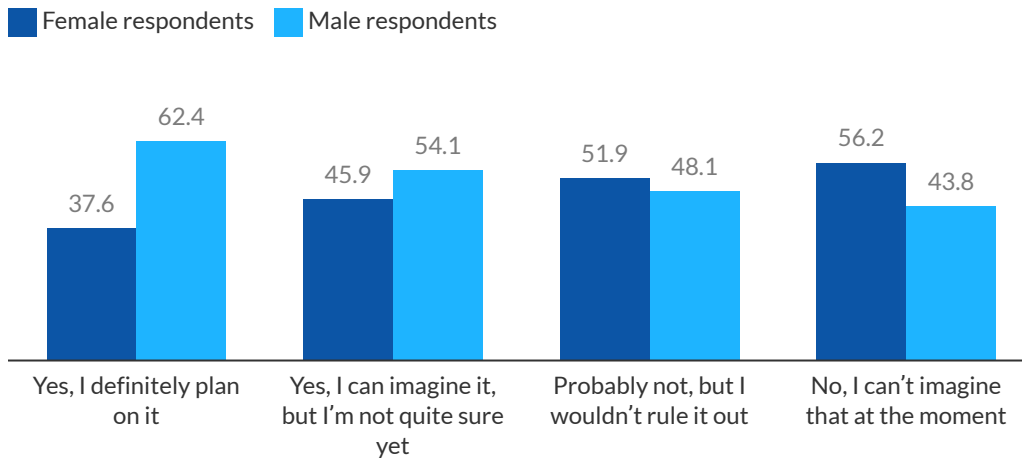
Source: Own calculation

2 Of the 1,694 people surveyed, 1,662 were included in our analysis, as they answered the question about self-employment. The average age of respondents is 20 years. Approximately one-quarter of respondents are under 18 years old, while nearly three-quarters are over 18 years old. The sample is nearly representative of the general population with 49.4% female and 50.6% male respondents. The number of respondents identifying as non-binary was too small for a statistically meaningful analysis and was therefore not included. About one-third of the respondents (28.1%) were born outside of Germany, indicating a slightly lower proportion of those with a migration background compared to the national average. This discrepancy may be due to varying definitions of migration background (BIBB 2023). Nearly half of the respondents (44.65%) identify as students, with most attending a general secondary school (Gymnasium), followed by vocational schools, secondary modern schools (Realschule), and lower secondary schools (Hauptschule). This distribution is also reflected in the order of highest intended degrees: university entrance qualification (Abitur), Realschule certificate, Hauptschule certificate and a university degree. Among those not attending school, 18.23% are studying at a university, 15.88% are in a dual training program, and 11.55% are in vocational training.

3 In this survey, migration background is defined based on the respondent's place of birth.

FIGURE 2  
**Entrepreneurial readiness among those aged 14-25, by gender (%)**

Question: Can you imagine starting your own business and becoming self-employed by the time you turn 30?



Source: Own calculation

Young people who can imagine becoming self-employed have different views on the best timing and criteria for this decision. Nearly two-thirds (63%) of respondents indicate a preference for gaining professional experience before starting a business. Additionally, 7.71% of respondents wish to complete their schooling, 17.47% intend to finish their studies, and 11.81% plan to complete vocational training prior to pursuing entrepreneurial endeavors. These findings suggest that a perceived lack of experience or competence plays a significant role in this decision.

Young people in Germany demonstrate a significant interest in entrepreneurship; however, many face challenges in realizing their entrepreneurial potential. Notably, young men residing in urban areas or possessing a migration background exhibit a higher level of interest in starting a business compared to young women who live in rural areas and do not have a migration background. These observations suggest that specific demographic factors significantly influence the entrepreneurial aspirations of young people. This raises important questions about the individual and structural barriers that may impede young people from starting a business.

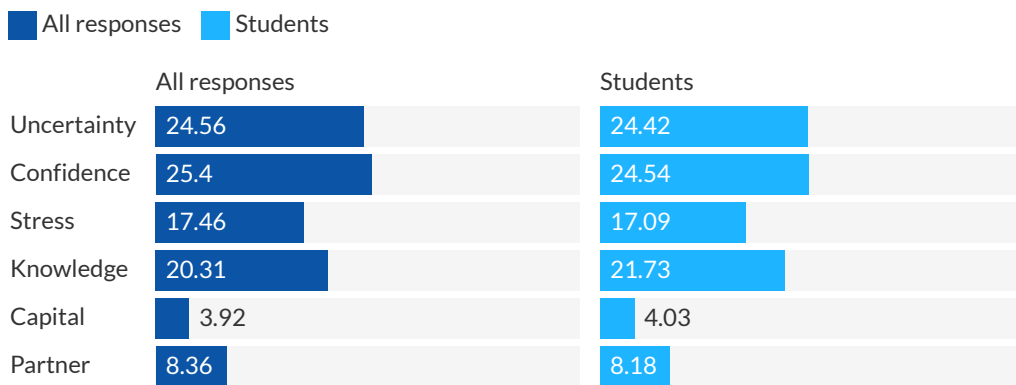
### 3. Young people see significant barriers to entrepreneurship

In order to fully understand the factors that can facilitate entrepreneurship among young people, it's important to closely examine the extent to which individuals can envision starting a business. Characteristics such as gender, age, and migration background influence one's entrepreneurial readiness. Moreover, barriers<sup>4</sup> exist at both the individual and structural levels that may impact the likelihood of pursuing entrepreneurial endeavors (Schüler et al. 2023).

Among those who cannot imagine starting a business, one in four attributes this to a lack of confidence in their abilities, uncertainty, or insufficient experience and knowledge. Additionally, about one in five respondents (17.46%) cite stress, perceiving entrepreneurship as overly stressful and time-consuming. Other notable barriers include a lack of knowledge (20.31%) and insufficient capital, although the latter is less frequently reported as a hindrance (3.92%). Consequently, the primary obstacles to envisioning entrepreneur-

FIGURE 3  
Barriers to starting a business

Question: And what are the reasons for why you wouldn't choose to become self-employed or start a business? (multiple responses possible; in %)



Source: Own calculation

4 Explanation of the variables: The survey asked respondents to pinpoint the obstacles they faced in starting a business, presenting six predefined categories and an option for an open-ended response. Uncertainty as a barrier: "The uncertainty of self-employment is a deterrent for me. I prefer a secure employment relationship"; confidence as a barrier: "Although I have a good idea for a business, I honestly don't think I have it in me to set up my own successful business"; stress as a barrier: "Starting a business is too stressful for me"; knowledge as a barrier: "I don't know enough about what to consider when setting up my own business"; capital as a barrier: "Although I have a good business idea, I don't know how or where to get the startup capital"; partner as a barrier: "I lack a good business partner to start a business with." Open-ended responses were consolidated into the six standard responses: Uncertainty (self-employment too uncertain, bad experience, fear of failure, lack of security, job does not allow self-employment, no need for self-employment, still unsure); Stress (too stressful, constant ups and downs, lack of free time, time-consuming, free time dominated by work, always rushed, very exhausting); Knowledge: (know too little, negative information sources) Partner (lack of a business partner); Capital (too little startup capital, financial aspects, too cost-intensive); Confidence (lack of confidence, lack of experience, not sure enough, bureaucratic hurdles, lack of professional aptitude, lack of motivation, no good business idea).



ship are uncertainty, lack of confidence, insufficient knowledge, and perceived stress. Our descriptive analysis has identified these barriers to starting a business. In the subsequent analysis, we will employ linear regression to examine their impact on young people's entrepreneurial intentions.

The respondents' ages range from 14 to 25 years, encompassing various educational phases. Consequently, the analysis is conducted separately for all respondents (Figure 4) and for students only (Figure 5). The regression analysis further indicates that demographic factors, particularly age, significantly influence entrepreneurial intention, with a noticeable decrease in entrepreneurial intention observed with each additional year of age.

Young men are more likely to articulate firm plans to start a business, with male gender being associated with a slight increase in the likelihood of entrepreneurial intention. Additionally, a higher desired level of education positively influences entrepreneurial readiness. Whether a respondent was born in Germany does not significantly affect entrepreneurial intention, indicating that this finding cannot be generalized to all young people in Germany (see Chapter 2). While a

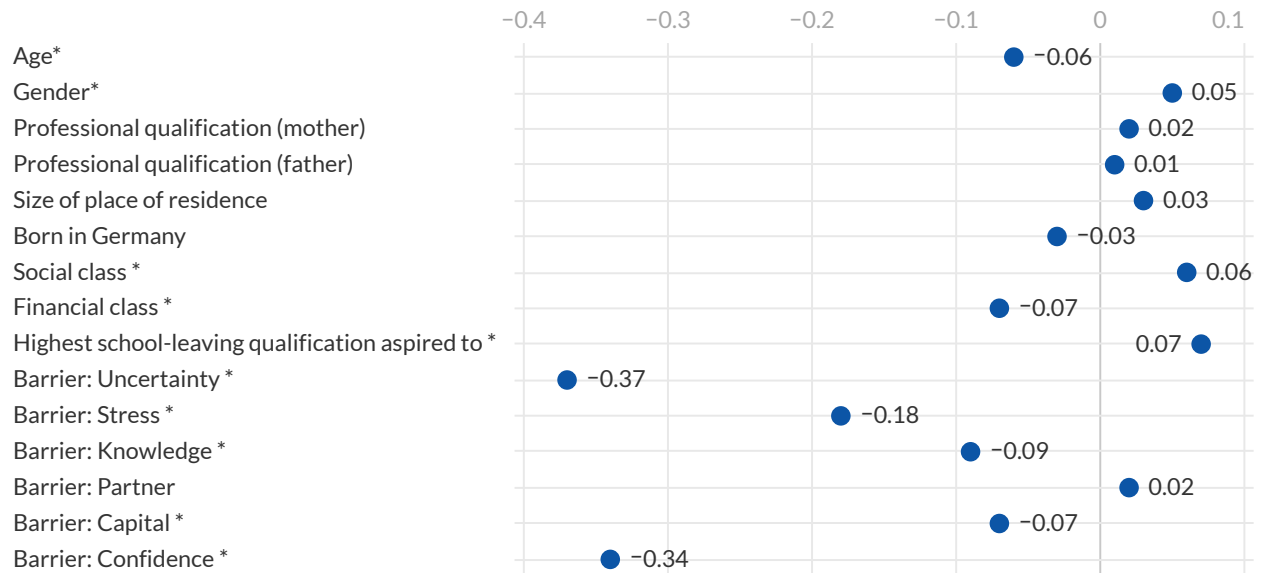
higher social class correlates with a modest increase in entrepreneurial intentions, a higher financial class is associated with a slight decrease in such intentions.<sup>5</sup> Beyond demographic factors, five additional cited barriers significantly impact entrepreneurial readiness. For all respondents, job insecurity associated with self-employment is the greatest hurdle, closely followed by a lack of confidence in the necessary skill set. Anticipated stress, lack of knowledge, and insufficient startup capital also negatively influence the ability to imagine starting a business.

A second model analyzed students exclusively (Figure 5). In this model, age and gender are no longer significant. The desired educational level has a slightly higher impact on students' ability to imagine starting a business. A closer look at barriers reveals that, for students, uncertainty about the reality of being an entrepreneur and lack of confidence in their abilities are also the greatest barriers to entrepreneurship. As in the model for all respondents, the anticipated stress associated with starting a business remains a barrier. Although lack of knowledge is somewhat more relevant here, it is also less of a hindrance to students than other barriers. The potential lack of startup capital is not a significant barrier for students.

5 The variables of familial social class and financial class were based on the respondents' own evaluations. This implies that respondents have an understanding of their parents' occupational social status and the family's financial situation. It is assumed that this is not always the case and that the variables are therefore imprecise.

FIGURE 4  
**Barriers to starting a business (Model 1)**

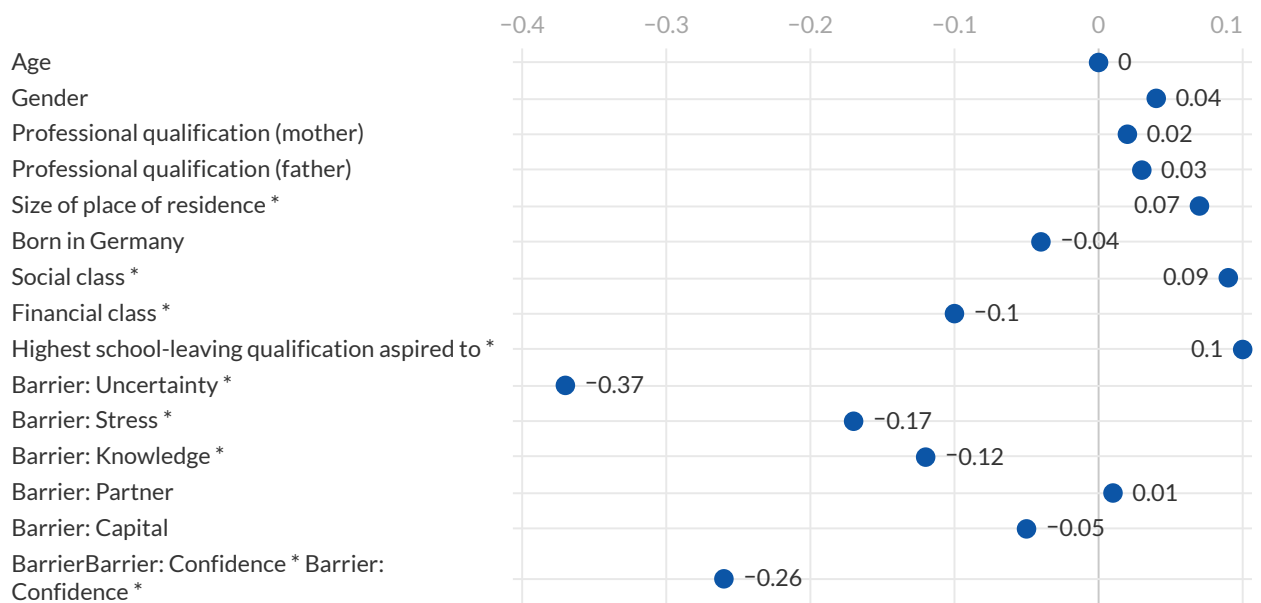
Regression Model 1 (Dependent Variable: “Can you imagine starting a business?”) explains 54% of the variance. Significant factors are marked with an asterisk (\*) at a significance level of 0.05. Standardized effects are reported. The model includes all respondents (N = 1,310).



See footnote 4 for details on how the variables align with the questions.

FIGURE 5  
**Barriers to starting a business (Model 2)**

Regression Model 2 (Dependent Variable: “Can you imagine starting a business?”) explains 55% of the variance. Significant factors are marked with an asterisk (\*) at a significance level of 0.05. Standardized effects are reported. The model includes only students (N = 546).



See footnote 4 for details on how the variables align with the questions.

## 4. Promoting entrepreneurial interest among young people

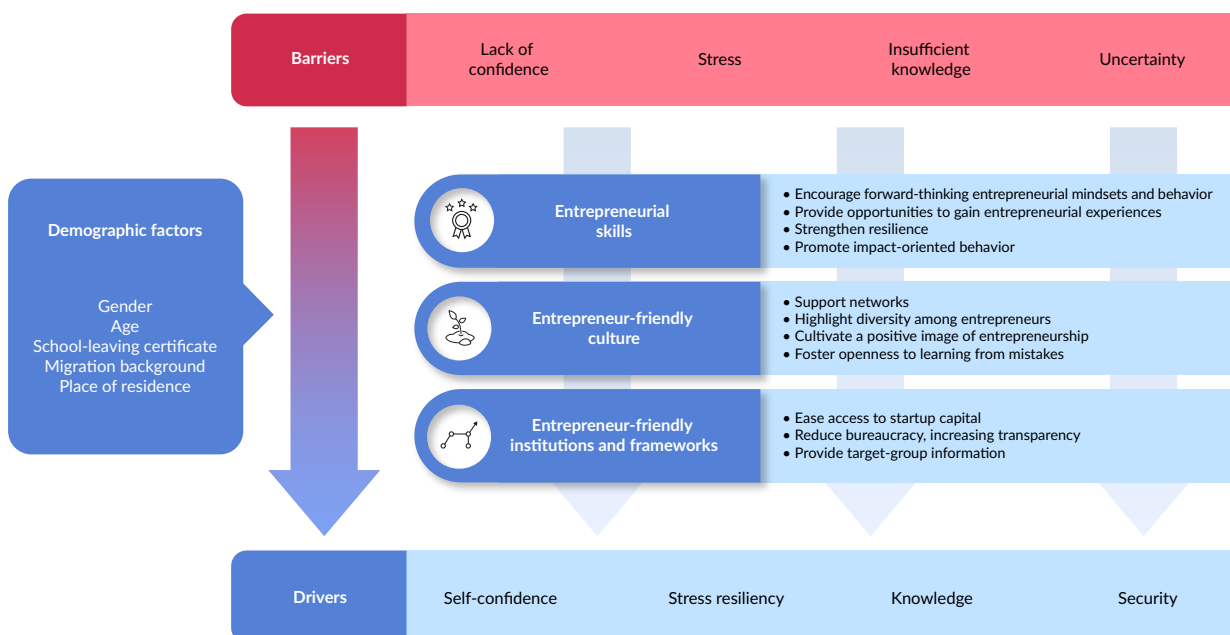
Although many young people in Germany can imagine starting a business, the number of new startups has been low in the country for years, with no reversal in sight. Young people often lack confidence in their entrepreneurial abilities, stating that they do not have the necessary professional experience and knowledge about business operations. They also view self-employment as too uncertain and fear failure. A strong job market retains skilled workers and thus also reduces the need for young people to pursue self-employment. Moreover, they associate entrepreneurship with high stress, fearing issues like lack of continuity, less free time, and heavy workloads.

Demographic factors such as age and location also pose structural hurdles. As people age, they are less likely to consider starting a business. Conversely, young people residing in larger cities are more inclined to contemplate entrepreneurship. However, despite the often marginal differences in entrepreneurial intention,

fewer women and young people with migration backgrounds ultimately start businesses. In the context of our survey, this suggests that the number of young people interested in entrepreneurship diminishes significantly when it comes to the actual implementation of their entrepreneurial intentions.

Our findings raise two questions: How can we motivate more young people to envision starting a business, and how can we better support them in pursuing this path as a legitimate career option alongside education and training? To achieve both, we need to remove the identified hurdles and transform them into drivers. In other words, the skills, competencies, cultural factors, and institutional frameworks pertinent to startup activities should be evaluated and adjusted to suit the needs of young entrepreneurs.

FIGURE 6  
Drivers and barriers to entrepreneurial interest





## 4.1 Cultivating entrepreneurial skills

Young people are currently underprepared for self-employment as a viable career path. To address this gap, there is a need for tailored support that enables them to develop the necessary skills, acquire relevant knowledge, and gain practical experience in entrepreneurial thinking and action. Simultaneously, it is essential to promote impact-oriented behavior and address potential stressors that may hinder their entrepreneurial development.

### Encouraging forward-thinking entrepreneurial mindsets and behavior

Many students feel that their education does not adequately prepare them for a professional career (Knoke and Wieland 2023). To more effectively support students' entrepreneurial ambitions, it is essential to place greater emphasis on fostering entrepreneurial mindsets and behaviors, as well as providing in-depth instruction in the skills and knowledge necessary to address ecological and social challenges (Koch, Braukmann and Bartsch 2021). Expanding opportunities for

experimentation and offering needs-oriented, action-based educational and training programs for young people is also crucial (Birk, Markscheffel and Zivanovic 2023). Formats such as extracurricular activities, workshops, and student-run businesses provide valuable opportunities for students to gain experience and develop a sense of self-efficacy. Aligning entrepreneurial skills with the demands of sustainable economic and societal transformation can contribute to the development of critical medium- to long-term strategies for societal change.

### Strengthening resilience

Young people have experienced a high level of psychological stress in recent years, particularly as a result of the COVID-19 pandemic. Building resilience and self-confidence is a particularly relevant skill for students, as the anticipated stress associated with entrepreneurship is a major hurdle for many. Students should thus have access to stress-reducing support services and problem-solving skills training.

## Three examples of entrepreneurial networks



**The Young Founders Network (YFN)** targets young people interested in entrepreneurship and was created due to a lack of support for young founders and aspiring entrepreneurs.



**SIE GRÜNDET** connects international female founders in Germany, filling a gap in comprehensive support for migrant women who want to start or have already started a business.



**Social Entrepreneurship Network Germany (SEND)** focuses on social entrepreneurs and facilitates, among other things, regional networking.



## 4.2 Creating an entrepreneur-friendly culture

To encourage more young people to consider starting a business, it is essential to cultivate an entrepreneur-friendly culture characterized by robust networks for diverse target groups and the presence of varied role models. Such a culture must also foster an openness to mistakes and a willingness to learn from failure as societal norms, while promoting a positive image of entrepreneurship that is closely linked to ecological and social values.

### Supporting networks

The development of diverse support networks is a fundamental component of an entrepreneur-friendly culture. These networks should cater to individuals from various backgrounds and with different challenges, providing them with a sense of support. This includes establishing networks in various regions, particularly in smaller towns, as well as creating specific networks for women, individuals with migration backgrounds, and young people. Interaction with other entrepreneurs or those interested in starting a business can offer young people a clearer understanding of entrepreneurship, thereby fostering a stronger sense of security. Networking with like-minded individuals can enhance their confidence and create a trustful environment in which they can openly address their concerns.

### Highlighting diversity among entrepreneurs

Making the diversity among entrepreneurs more visible is critical for fostering an entrepreneur-friendly culture. Breaking the stereotype of the middle-aged, white male entrepreneur by showcasing entrepreneurs from diverse backgrounds and circumstances—such as part-time entrepreneurs or young individuals—can introduce new perspectives into the entrepreneurial landscape. Highlighting entrepreneurs who reflect a broader spectrum of experiences allows more individuals to find role models that resonate with their own realities, which is crucial for enabling them to envision themselves as entrepreneurs. This can enhance self-confidence, provide a sense of security, and mitigate stress as a perceived barrier by demonstrating that entrepreneurial careers can be customized to individual needs.

### Cultivating a positive image of entrepreneurship

Creating a positive image of entrepreneurship, aligned with ecological and social values, is closely related to the development of an entrepreneur-friendly culture. Currently, entrepreneurship is often perceived negatively or as being in conflict with social and ecological concerns, despite numerous examples of innovative companies addressing these issues. For instance, in Bielefeld, two entrepreneurs are developing a platform to simplify the application and selection of tutoring services, thereby increasing the utilization of educational and participatory services. Such initiatives demonstrate how entrepreneurship can positively contribute to societal and environmental goals.

### Encouraging openness to mistakes

A shift toward an entrepreneur-friendly culture requires a transformation in societal values, with a particular emphasis on fostering an openness to failure, which is especially important for young people considering entrepreneurship. The negative connotations associated with making mistakes can discourage young individuals from pursuing entrepreneurship by undermining their confidence and increasing their stress levels. However, failure is a common experience in entrepreneurship, and destigmatizing it through initiatives such as “Fuckup Nights” can help normalize the learning process associated with failure. Moreover, institutional frameworks can play a significant role in either encouraging or discouraging young people from embarking on entrepreneurial ventures.



## 4.3 Establishing supportive structures for entrepreneurship

To address the identified barriers to entrepreneurship, it is essential to create an entrepreneur-friendly environment and provide adequate institutional support for young people's startup endeavors in Germany. At the policy level, three key factors merit attention: improving access to startup capital, reducing bureaucratic hurdles while enhancing transparency, and providing tailored, target-group-specific information.

### Easing access to startup capital

Enhancing access to startup capital is critical in overcoming financial barriers that deter interest in entrepreneurship among young people. This can be achieved by expanding startup grants, offering loans and credits on more favorable terms, and specifically directing startup funds toward young entrepreneurs. In addition to loans, credits, and equity investments, targeted state funding programs should be made more accessible. Existing initiatives, such as the EXIST startup grants, ERP startup loans, and funds like the High-Tech Gründerfonds (HTGF) and RegiInnoGrowth, should be better aligned with the specific needs of young entrepreneurs and further strengthened to facilitate access to essential resources.

### Reducing bureaucracy, increasing transparency

Streamlining administrative processes and improving transparency are crucial steps in reducing the bureaucratic obstacles that young entrepreneurs face. Simplifying application procedures for funding programs and ensuring more efficient communication between administrative agencies and potential entrepreneurs are vital measures. The complexity of bureaucratic processes often creates uncertainty and undermines the confidence of young entrepreneurs—a challenge that requires political intervention. This need for reform is underscored not only by the present survey but also by a representative study conducted by PricewaterhouseCoopers (PwC), in which 88.1% of respondents called for accelerated and simplified administrative processes (Kollmann et al. 2023).

### Providing target-group information

Addressing information asymmetries and ensuring the provision of target-group-specific information are of fundamental importance for supporting young entrepreneurs. It is not sufficient for information to be merely available; it must also be actively disseminated to the intended audience through appropriate channels. Utilizing communication platforms favored by young people, such as Discord, WhatsApp, or Instagram, rather than relying solely on traditional brochures and websites, can enhance the effectiveness of information dissemination. Moreover, existing analog information dissemination efforts could be centralized through hubs. It is important to consider regional conditions and the specific needs of young entrepreneurs. Initiatives like StartHubs in Hamburg or Hessen, which explicitly target young entrepreneurs, represent positive steps; however, our findings suggest that additional initiatives are necessary to adequately meet the needs of this demographic.

## Methodology

For this study, a sample of 1,694 young people aged 14 to 25 was surveyed in Germany between June 2 and June 30, 2023. The sample was weighted according to age and school attendance or completion to ensure representativeness. The representative online survey ( $n = 1,532$ , after data cleaning) was further complemented by face-to-face interviews with secondary school (Hauptschule) students ( $n = 162$ ) using a standardized questionnaire. The representativeness of the respondents corresponds to that of a probability sample of the same size, yielding a confidence interval of  $\pm 2.82\%$  at a 90% significance level. The target population comprises all 14- to 25-year-olds living in private households in Germany, totaling 9.63 million individuals, with 8.36 million residing in the old federal states and 1.27 million in the eastern federal states.

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## Adress | Contact

Bertelsmann Stiftung  
Carl-Bertelsmann-Straße 256  
33311 Gütersloh  
Telefon +49 5241 81-0  
[bertelsmann-stiftung.de](http://bertelsmann-stiftung.de)

Dr. Tobias Bürger  
Project Manager, Bildung und Next Generation  
[tobias.buerger@bertelsmann-stiftung.de](mailto:tobias.buerger@bertelsmann-stiftung.de)

Ivo Andrade  
Project Manager, Bildung und Next Generation  
[ivo.andrade@bertelsmann-stiftung.de](mailto:ivo.andrade@bertelsmann-stiftung.de)

